RECEIVE Page: 1/31/2005 Time: 1:16:40 PM CENTRAL FAX CENTER

JAN 3 1 2005

ATTORNEY DOCKET NO. CREDIT/SCH Serial No.: 09/690,074

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant

Scott C. Harris

Group Art Unit 2876

Appl. No.

09/690,074

Filed

October 16, 2000

For

INTELLIGENT CREDIT CARD

SYSTEM

Examiner

K. D. Nguyen

Mail Stop AF United States Patent and Trademark Office P.O. Box 1450 Alexandria, VA 22313-1450

NOTICE OF APPEAL

Applicant hereby appeals to the Board of Patent Appeals and Interferences from the action dated November 2, 2004 finally rejecting claims 27-34, 38 and 40-46.

The present application qualifies for small entity status under 37 C.F.R. § 1.27.

Please charge the \$250 fee for the notice of appeal fee to deposit account 50-1387.

CERTIFICATE OF FAX TRANSMISSION

I hereby certify that this correspondence and all marked attachments are being facsimile transmitted to the Patent and Trademark Office on the date shown below:

Date of Dep

Signatu

Typed or Printed Name of Person

- Carlon

Appl. No.

: 09/690,074

Filed

•

October 16, 2000

Please apply any charges not covered, or any credits, to Deposit Account No. 50-1387.

Respectfully submitted,

Date: 1-31-05

Scott C. Harris Reg. No. 32,030

Customer No. 23844 Scott C. Harris, Esq. P.O. Box 927649 San Diego, CA 92192

Telephone: (619) 823-7778 Facsimile: (858) 678-5082